

UNITED STATES BANKRUPTCY COURT
Western District of Washington

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines
Notice of Ex Parte Motion to Dismiss if Debtor Fails to Appear at the Sec. 341 Meeting,
and Notice of Appointment of Trustee

A bankruptcy case concerning the Debtor(s) listed below was originally filed under Chapter 13 on October 29, 2010 and was converted to a case under Chapter 7 on November 21, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin G Boyd
 3177 NE 82nd St
 Seattle, WA 98115

Susan M Telford Boyd
 3177 NE 82nd St
 Seattle, WA 98115

Case Number: 10-23006-SJS
 Office Code: 2

Social Security/Individual Taxpayer ID/Employer Tax ID/Other nos:
 xxx-xx-3184
 xxx-xx-8318

Attorney for Debtor(s) (name and address):

Christina Latta Henry
 Seattle Debt Law LLC
 705 2nd Avenue Ste. 1050
 Seattle, WA 98104
 Telephone number: 206-324-6677

Bankruptcy Trustee (name and address):

Edmund J Wood
 303 N 67th St
 Seattle, WA 98103
 Telephone number: 206-623-4382

Meeting of Creditors

Date: **January 6, 2011**

Time: **10:00 AM**

Location: **U.S. Courthouse, Room 7307, 700 Stewart Street, Seattle, WA 98101**

Important Notice to Debtors: All Debtors (other than corporations and other business entities) must provide picture identification and proof of social security number to the Trustee at the meeting of creditors. Original documents are required; photocopies are not sufficient. Failure to comply will result in referral of your case for action by the U.S. Trustee.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts and All Reaffirmation Agreements must be filed with the bankruptcy clerk's office by March 7, 2011

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

Generally, the filing of the bankruptcy case automatically stays certain collection and other actions against the Debtor and the Debtor's property. There are some exceptions provided for in 11 U.S.C. § 362. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

700 Stewart St, Room 6301
 Seattle, WA 98101
 Telephone number: 206-370-5200

For the Court:

Clerk of the Bankruptcy Court:
 Mark L. Hatcher

This case has been assigned to Judge Samuel J. Steiner

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: November 29, 2010

EXPLANATIONS

Case Number **10-23006-SJS**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Notice Re: Dismissal	If the Debtor, or joint Debtor, fails to file required schedules, statements or lists within 14 days from the date the petition was filed, the U.S. Trustee will apply for an ex parte order of dismissal on the seventh day after the deadline passes. If the Debtor, or joint Debtor, fails to appear at the meeting of creditors, the U.S. Trustee will apply for an ex parte order of dismissal seven days after the date scheduled for the meeting of creditors, or the date of any rescheduled or continued meeting. This is the only notice you will receive of the U.S. Trustee's motion to dismiss the case. If you wish to oppose the dismissal, you must file a written objection within seven days after the applicable deadline passes (i.e. 14-day deadline or date of the meeting of creditors).
Appointment of Trustee	<p>Pursuant to 11 U.S.C. §701 and §322 and Fed. R. Bankr. P. 2008, Edmund J Wood is appointed Trustee of the estate of the above named Debtor to serve under the Trustee's blanket bond. The appointment is made effective on the date of this notice. Unless the Trustee notifies the U.S. Trustee and the Court in writing or rejection of the appointment within seven (7) days of receipt of this notice, the Trustee shall be deemed to have accepted the appointment. Unless creditors elect another Trustee at the meeting of creditors, the Interim Trustee appointed herein will serve as the Trustee.</p> <p>Mark H Weber, Assistant U.S. Trustee</p>
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0981-2
Case: 10-23006

User: aurelee
Form ID: b9a

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Total Noticed: 31

Date Rcvd: Nov 29, 2010

The following entities were noticed by first class mail on Dec 01, 2010.

db/jdb +Kevin G Boyd, Susan M Telford Boyd, 3177 NE 82nd St, Seattle, WA 98115-4749
aty +Christina Latta Henry, Seattle Debt Law LLC, 705 2nd Avenue Ste. 1050,
Seattle, WA 98104-1759
952842187 +Alaska USA, PO Box 196613, Anchorage, AK 99519-6613
952856872 +Alaska USA Federal Credit Union, PO Box 196613, Anchorage, AK 99519-6613
952842191 +Bruce Mezistrano, 13921 SE 47th St., Bellevue, WA 98006-3047
952842192 +Chuck Telford, 10607 NE 60th Lane, Kirkland, WA 98033-7005
952842195 +Goldberg & Bloom, Attn: Martin Bloom, 4830 N. Hiatus Rd., Ft. Lauderdale, FL 33351-7921
952825636 +Indymac Bank, Attn:Bankruptcy, PO Box 4045, Kalamazoo, MI 49003-4045
952842198 +Jonathon Pearlstein, 1130 SW 12th St., North Bend, WA 98045-7987
952863825 +KEYBANK, C/O WELTMAN, WEINBERG & REIS, 323 W. LAKESIDE AVE., 2ND FL,
CLEVELAND, OH 44113-1085
952825638 +Key Bank NW, 17 Corporate Woods Blvd, Albany, NY 12211-2345
952842203 +Regional Trustee Services, 616 1st Ave Ste 500, Seattle, WA 98104-2297
952825642 +Salal Credit Union, PO Box 19340, Seattle, WA 98109-1340
952825643 +Sams Club, Attention: Bankruptcy Department, PO Box 105968, Atlanta, GA 30348-5968
952842206 +Steve Bender, 6535 Seaview Ave NW #409B, Seattle, WA 98117-6052
952873691 +Suttell & Hammer, PS, 1450 114th Ave SE, Bellevue, WA 98004-6962
952825635 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Elan Financial Service, PO Box 5229, Cincinnati, OH 45201)

The following entities were noticed by electronic transmission on Nov 29, 2010.

tr +EDI: FEJWOOD.COM Nov 29 2010 20:53:00 Edmund J Wood, 303 N 67th St,
Seattle, WA 98103-5209
smg EDI: WADEPREV.COM Nov 29 2010 20:53:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV United States Trustee,
700 Stewart St Ste 5103, Seattle, WA 98101-4438
sr EDI: RMSC.COM Nov 29 2010 20:53:00 GE Money Bank, c/o Office Manager,
Recovery Management Systems Corp, 25 SE 2nd Ave #1120, Miami, FL 33131-1605
952825632 +EDI: ACCE.COM Nov 29 2010 20:53:00 Asset Acceptance, LLC, PO Box 2036,
Warren, MI 48090-2036
952825633 +EDI: BANKAMER.COM Nov 29 2010 20:53:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14,
PO Box 26012, Greensboro, NC 27420-6012
952825634 +EDI: CITICORP.COM Nov 29 2010 20:53:00 Citibank, Attn: Centralized Bankruptcy,
PO Box 20363, Kansas City, MO 64195-0363
952825637 +EDI: IRS.COM Nov 29 2010 20:53:00 Internal Revenue Service, PO BOX 21125,
PHILADELPHIA, PA 19114-0325
952825639 +EDI: RESURGENT.COM Nov 29 2010 20:53:00 LVNV Funding LLC, PO Box 740281,
Houston, TX 77274-0281
952825640 +EDI: TSY52.COM Nov 29 2010 20:53:00 Macys, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053
952825641 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB,
Attention: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555
952852427 EDI: RECOVERYCORP.COM Nov 29 2010 20:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
952825644 +EDI: WFFC.COM Nov 29 2010 20:53:00 Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510
952825645 +EDI: WFFC.COM Nov 29 2010 20:53:00 Wells Fargo Bank, PO Box 5445, Portland, OR 97228-5445
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

952825631 Alaska Usa Federal Credit Union
952842188 Alaska Usa Federal Credit Union
952842189* +Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036
952842190* +Bank Of America, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
952842193* +Citibank, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363
952842196* +Indymac Bank, Attn:Bankruptcy, PO Box 4045, Kalamazoo, MI 49003-4045
952842197* +Internal Revenue Service, PO BOX 21125, PHILADELPHIA, PA 19114-0325
952842199* +Key Bank NW, 17 Corporate Woods Blvd, Albany, NY 12211-2345
952842200* +LVNV Funding LLC, PO Box 740281, Houston, TX 77274-0281
952842201* +Macys, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
952842202* +Nordstrom FSB, Attention: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555
952842204* +Salal Credit Union, PO Box 19340, Seattle, WA 98109-1340
952842205* +Sams Club, Attention: Bankruptcy Department, PO Box 105968, Atlanta, GA 30348-5968
952842194* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Elan Financial Service, PO Box 5229, Cincinnati, OH 45201)
952842207* +Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510
952842208* +Wells Fargo Bank, PO Box 5445, Portland, OR 97228-5445

TOTALS: 2, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0981-2
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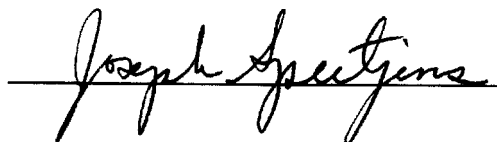
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.